

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION

VERNA SHERRELL HITCHCOCK

CASE NO. 13-10215-RLJ-13

AKA1:  
DBA1:  
SS#1: xxx-xx- 7039

AKA2:  
DBA2:  
SS#2:

---

**REPORT OF 341 MEETING**

---

I. 341 MEETING REPORT:

A. Orig. Date: 10/8/2013 Orig. Time: 2:00 PM Reset Date: Reset Time:  
B. Meeting Results: Adjourned  
C. Debtor(s): Debtor 1 Appeared  
D. Attorney for Debtor(s): Appeared  
E. Creditor Appearance: Dick Harris -- Lajedan Properties  
F. Amount Paid to the Trustee as of 10/9/2013 \$272.00 First Payment Due Date: 9/22/2013  
G. File Trustee's Motion to Dismiss because  
H. B22C Information: B22C Form is: Complete  
Budgeted Income: \$2,809.44 Expense: \$2,548.44 Surplus: \$261.00  
Plan Payment: \$261.00 Monthly Plan Term(Months): 44  
I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00  
Objection to Exemption of:  
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers: 10-10176-13  
Object to Invoke Stay Pleading  
Case Converted from Chapter 7, Bar Date Set: 1/6/2014 Date Converted from Chapter 7:  
J. Required Information: Good  
K. Business Information:  
L. Object to Confirmation: Yes  
Feasibility to pay sec, prio, & admin requires \$19,662  
M. Financial Management Class: Debtor 1 Appeared  
N. Eligibility:  
Certificate of Credit Counseling Filed: Debtor 1 Only  
Credit Counseling Provider Approved: Yes  
Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No  
O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00  
Affidavit and Disclosure of Domestic Support Obligations Received: Yes  
P. Remarks: MTD  
-WW Directive -- corrected  
Questions  
-Feasibility to pay sec, prio, & admin requires \$19,662  
-Extend term to 60 months & \$330 payment beginning November 2013 for 3-60.  
Lajeda properties paid the 2010 \$2,431.94 proeprty taxes. Paid on 9/30/2013

Dated: 10/8/2013

/s/ Walter O'Cheskey  
Standing Bankruptcy Trustee  
By: Brent Hagan

Case Number:	13-10215
Debtor:	Hitchcock
Attorney:	MJW
Presiding Officer:	Brent Hagan
Calculation Date:	10/8/2013 9:09

Domestic Support <b>Input name from Plan</b>	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
Lajedan	\$6,001.53	7.25%	44	\$155.74	\$6,852.54
FMCC	\$1,166.31	6.00%	44	\$29.60	\$1,302.21
TCAD	\$4,738.87	12.00%	44	\$133.66	\$5,880.91
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees <b>Paid Through the Plan</b>	\$3,356.00			\$3,356.00
Noticing Fees	\$115.20			\$115.20
Clerk Filing Fees	\$0.00			\$0.00

Hardacre Minimum	\$0.00	<div style="display: flex; align-items: center;"> <div style="flex: 1; border-left: 1px solid black; padding-left: 10px;"> <div style="display: flex; justify-content: space-between;"> <span>&lt;-----</span> <span>Greater Of -----&gt;</span> </div> </div> </div>	
Chapter 7 Minimum (Gross)	\$0.00		
Less Trustee Fees	\$0.00		
Less Attorney Fees	\$3,356.00		
Less Noticing Fees	\$115.20		\$0.00
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$0.00		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00	<-----	

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$31,160.00
--	-------------

Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$19,439.26
Debtor Plan Base (Monthly Payment X Term)	\$11,484.00
Surplus (Debtor Plan Base - Calculated Base)	-\$7,955.26

Comments:

